

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-22329-JKS  
Chapter: 7  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Avraham Save  
22 Mountain Way  
West Orange, NJ 07052-3717

Social Security No.:  
xxx-xx-0485

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 10, 2025

JAN: dmc

Jeanne Naughton  
Clerk

In re:  
Avraham Save  
Debtor

Case No. 24-22329-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 10, 2025

User: admin  
Form ID: cscnodsc

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:**

Recip ID	Recipient Name and Address
db	Avraham Save, 22 Mountain Way, West Orange, NJ 07052-3717
520485403	+ Dept. of Cardiothoracic Surgery, PO Box 8000, Dept. 549, Buffalo, NY 14267-0002
520485406	+ KML Law Group PC, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812
520485421	+ RWJ Barnabus Health, PO Box 903, Oceanport, NJ 07757-0903
520485422	+ St. Barnabus Healthcare, PO Box 29965, New York, NY 10087-9965

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 10 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520485405	^ MEBN	Jul 10 2025 20:51:11	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520485407	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520485413	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, Attn: Bankruptcy, P0 Box 619094, Dallas, TX 75261-9094
520485410	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, Attn: Bankruptcy, P0 Box 619098, Dallas, TX 75261-9098
520485408	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520485412	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, P0 Box 619094, Dallas, TX 75261-9094
520485411	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
520485409	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520485417	Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
520485419	Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Nationstar Mortgage Inc., 350 Highland Drive, Lewisville, TX 75067
520485415	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783

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Total Noticed: 22

520485416	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Nationstar Mortgage Inc, PO Box 619097, Dallas, TX 75261-9097
520485418	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 21:01:00	Nationstar Mortgage / Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520512912	+ Email/Text: ecfbnc@alldridgepite.com	Jul 10 2025 21:02:00	Nationstar Mortgage LLC, c/o Wendy Locke, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
520485423	+ Email/Text: ebn@rwjbh.org	Jul 10 2025 21:03:00	St. Barnabus Medical Center, PO Box 903, Oceanport, NJ 07757-0903

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520485404	*	Dept. of Cardiothoracic Surgery, PO Box 8000 Dept. 549, Buffalo, NY 14267-0002
520485414	*+	Mr. Cooper, Attn: Bankruptcy, P0 Box 619094, Dallas, TX 75261-9094
520485420	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage Inc., 350 Highland Drive, Lewisville, TX 75067

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Herbert B. Raymond	on behalf of Debtor Avraham Save herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondllaw5622@gmail.com;courtemails789@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4